



Order Filed on May 16, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC
Authorized Agent for Secured Creditor
130 Clinton Road, Lobby B, Suite 202
Fairfield, NJ 07004
Telephone: 973-575-0707
Facsimile: 973-404-888

Aleisha C. Jennings (AJ-2114)

In Re:

Mike Lewicki,

Debtor,

Jennifer Lewicki,

Joint Debtor.

Case No.: 18-28717-RG

Chapter: 13

Hearing Date: May 4, 2022

Judge: Rosemary Gambardella

ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: May 16, 2022

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Page 2

Secured Creditor: U.S. Bank Trust National Association

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Debtors' Counsel: Scott E. Tanne

Property Involved ("Collateral"): 77 Westover Avenue, West Caldwell, NJ 07006

Relief sought: ■ Certification of Default

For good cause shown, it is **ORDERED** that Secured Creditor's Certification(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 2 payments from April 1, 2022 through May 1, 2022 at \$2,600.95 per month.

Funds Held In Suspense \$1,044.08.

Total Arrearages Due \$4,157.82.

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of \$4,157.82. Payment shall be made by May 30, 2022.
- Beginning on June 1, 2022, regular monthly mortgage payments shall continue to be made in the amount of \$2,600.95.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: Selene Finance, LP
9990 Richmond Ave. Suite 400 South
Attn: BK Dept
Houston TX 77042

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$200.00 and costs of \$0.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

□ To the Secured Creditor within _____ days.

□ Attorneys' fees are not awarded.

6. In the event Secured creditor has not filed a timely Proof of Claim, Debtor consents to the filing and payment by the Chapter 13 Trustee of any late filed Proof of Claim, subject to the right of the Debtor to file an objection as to the amount.

In re:
Mike Lewicki
Jennifer Lewicki
Debtors

Case No. 18-28717-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 16, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|------------|
|--------|------------|

| | |
|---|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
|---|--|

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Mike Lewicki, Jennifer Lewicki, 77 Westover Avenue, West Caldwell, NJ 07006-7712 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2022 at the address(es) listed below:

| Name | Email Address |
|--------------------------|--|
| Aleisha Candace Jennings | on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust ajennings@raslg.com |
| Denise E. Carlon | on behalf of Creditor VRMTG ASSET TRUST dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Kevin Gordon McDonald | on behalf of Creditor VRMTG ASSET TRUST kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com |
| Kevin Gordon McDonald | on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: May 16, 2022

Form ID: pdf903

Total Noticed: 1

Rebecca Ann Solarz

on behalf of Creditor VRMTG ASSET TRUST rsolarz@kmlawgroup.com

Scott E. Tanne

on behalf of Debtor Mike Lewicki ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com

Scott E. Tanne

on behalf of Joint Debtor Jennifer Lewicki ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com

Shauna M Deluca

on behalf of Creditor VRMTG ASSET TRUST sdeluca@hasbanilight.com hllawpc@gmail.com

Shauna M Deluca

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust sdeluca@hasbanilight.com, hllawpc@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11